



FINANCE AND ADMINISTRATION CABINET  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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**Financial Aid Tip of the Month, January 2006**

**Time for college-bound seniors to fill out the FAFSA**

High school seniors who are thinking about going to college or trade school this fall need to gather the information required to fill out the Free Application for Federal Student Aid, more often called the FAFSA.

The FAFSA is the form students fill out to see if they qualify for federal and state grants and loans. Financial aid professionals advise students to send in the FAFSA even if they don't think they'll qualify for aid. Many colleges use information from the FAFSA to determine who is eligible for grants and scholarships administered by the school.

The FAFSA asks for information about income, assets and expenses. A formula set by Congress is applied to the information to determine the student's eligibility for federal and state aid. If the student is considered dependent under federal guidelines, both the student and parents have to provide financial information. Nearly all students going directly to college from high school will be considered dependent.

People who want free help filling out the FAFSA should attend the nearest "College Goal Sunday" location on January 29. Financial aid professionals will go over the FAFSA in detail and answer questions. The sessions are sponsored by the Kentucky Association of Student Financial Aid Administrators and funded by the Lumina Foundation and the Kentucky Higher Education Assistance Authority (KHEAA). To find a College Goal Sunday site near you, visit [www.kasfaa.com/cgs](http://www.kasfaa.com/cgs).

To learn how to plan and prepare for higher education and to access the FAFSA, go to [www.GoHigherKY.org](http://www.GoHigherKY.org). Students who submit the FAFSA online usually get a response a week or two faster than those who mail in a paper FAFSA. If you do not have Internet access and need a paper FAFSA, call (800) 928-8926, extension 7381, or write to KHEAA, P.O. Box 798, Frankfort, KY 40602-0798.

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